

IN RE:

JESSICA N. CYPHERT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20912

Chapter 13

Document No.:

ORDER OF COURT

**ENTERED BY DEFAULT**

AND NOW, this 12th day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
4/12/24 1:15 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE **dmk**

In re:  
Jessica N. Cyphert  
Debtor

Case No. 18-20912-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 12, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2024:**

Recip ID	Recipient Name and Address
db	+ Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047
14789360	+ Amerihome Mortgage Company, 425 Phillips Boulevard, Trenton, NJ 08618-1430
14789363	+ Credit Protection Assoc, 13355 Noel Road 2100, Dallas, TX 75240-6837

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14789359	Email/Text: ebn@americollect.com	Apr 12 2024 23:56:00	Americollect, PO Box 1690, Manitowoc, WI 54221
14849344	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 12 2024 23:55:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14789361	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 13 2024 00:07:13	Capital One, PO Box 85520, Richmond, VA 23285-5075
14789362	+ Email/PDF: creditonebknottifications@resurgent.com	Apr 13 2024 00:07:09	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14789364	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 12 2024 23:55:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14811102	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 12 2024 23:55:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14789365	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 12 2024 23:56:00	Jefferson Capital, P.O. Box 23051, Columbus, GA 31902
14832838	Email/PDF: resurgentbknottifications@resurgent.com	Apr 13 2024 00:07:25	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14832837	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 13 2024 00:07:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14789366	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 13 2024 00:07:06	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14905224	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 13 2024 00:07:26	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14828462	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 12 2024 23:56:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15318934	Email/Text: peritus@ebn.phinsolutions.com	Apr 12 2024 23:56:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14808833	+ Email/Text: ebnpeoples@grblaw.com	Apr 12 2024 23:55:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh,

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14789367	+ Email/Text: electronicbkydocs@nelnet.net	Apr 12 2024 23:56:00	PA 15233-1828 U.S. Department of Education/GLELSI, 2401 International Lane, Madison, WI 53704-3121
14820764	Email/Text: electronicbkydocs@nelnet.net	Apr 12 2024 23:56:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
15616937	+ Email/Text: electronicbkydocs@nelnet.net	Apr 12 2024 23:56:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14827018	Email/PDF: ebn_ais@aisinfo.com	Apr 13 2024 00:07:07	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr		MidFirst Bank
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Amerihome Mortgage Company LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

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TOTAL: 6